



Bank of the West is Prepared and Ready to Assist

March 20, 2020

Dear Customer,

As the situation with the coronavirus (COVID-19) pandemic continues to develop within our community, state, country and throughout the world, we want to let you know your community owned and operated Bank of the West stands ready and available to support you. Since 1986, the bank has stood with our clients (through good times and bad) because we enjoy a strong relationship. We have worked hard and are grateful for the trust you have in us and know that you rely on us everyday for your financial needs. We will continue to uphold our responsibility to ensure the safe and sound practices which are essential to protecting your assets. It is a responsibility and role that we cherish, and we understand that is what makes our community bank unique. Please rest assured that during these challenging times, Bank of the West is open, secure, prepared and committed to providing safe and reliable access to fill and meet your financial needs.

Bank of the West has weathered many storms over the years with recessions and depressions, but the industry is as healthy as we have ever seen, with strong capital levels and ample liquidity in the system. Bank of the West has strong capital, liquidity and asset quality. Your funds are safe with us as an FDIC insured institution. We have money to lend and invest back into the community. Although there may be some modifications to lobby hours, we will continue to offer full service banking and will strive to conduct business as usual with as few disruptions as possible given this fluid and rapidly changing environment. To better serve you during this time, we have a full array of products available to meet your financial needs. If you need assistance with any of our online services, please do not hesitate to call us at 817-310-3555 or call Customer Service directly at 817-310-1999, 877-310-3511 or Telebank at 877-310-1034. As we continue to navigate the situation, you can have every confidence that we are ready to assist and support you with necessary loan modifications and extensions, short term working capital, residential real estate purchase and refinances or any other financing needs you may have. We are your friends and neighbors and more than an institution. We are your partner in the community and the health of each and every one of us is important as we continue to build a strong and resilient place to thrive.

As a government regulated business, we have prepared and practiced contingency plans and disaster recovery plans over the years with annual testing required. In accordance with our contingency plans, our executive management team has initiated several steps to minimize the health risks to our teammates, our customers and our communities. Nothing is more important than your health and safety and we also need to protect those who are most vulnerable to becoming a victim of infection from the virus.

We are continuing to stay abreast of all recommendations and guidelines as put forth by the Centers for Disease Control and Prevention (CDC), as well as any other mandates coming from other agencies, state and national government. We would encourage you to stay informed and contact us with any concerns.

On behalf of the entire staff, we thank you for placing your trust in a local community bank! We will commit to do all we can for our communities and pray you all stay safe and healthy!

Sincerely,

H. Gary Blankenship
Chairman and CEO

Cynthia L. Blankenship
President and Vice Chairman